



IC Memorandum 10-31

To: All Insurance Coordinators

From: Department of Employee Insurance (DEI)

Re: Important Notice of Opportunity to Enroll Children Who Were Previously Ineligible by Reason of a Dependent Eligibility Threshold - Special Handling Instructions

Date: September 8, 2010

Due to a change in applicable law, effective January 1, 2011, children generally can be covered under the Kentucky Employees' Health Plan (KEHP) until they attain age 26; regardless of their student or marital status and regardless of whether they reside in the planholder's home or whether they depend on the planholder for support. As a result, children whose coverage under KEHP ended before reaching age 26 because they did not meet current eligibility rules may be eligible for coverage under KEHP beginning January 1, 2011. For further clarification of the eligibility rules see the 2011 Benefits Selection Guide. The Guide will be sent to you beginning around September 20, 2010.

Coverage is not available to children who have attained age 26 or who will attain age 26 on or before January 1, 2011. Coverage is also not available to an adult child who is eligible to enroll in an employer-provided group health plan other than a plan of a parent's employer. In order for the child to be covered under KEHP, the planholder must also be enrolled for coverage.

Due to these changes, a special enrollment period of October 1st through October 31st will be given for these dependents. Members are to be encouraged to enroll their eligible dependents during the two-week online open enrollment period. However, if a member does submit a paper application prior to open enrollment, please follow the attached instructions in processing these applications. The planholder is also required to submit the attached affidavit. **Coverage will not be effective until January 1, 2011.**

If you have any questions, please feel free to contact the Department of Employee Insurance at 888-581-8834.

Commonwealth of Kentucky
Personnel Cabinet
Department of Employee Insurance
2nd Floor, State Office Building
501 High Street
Frankfort, Kentucky 40601

Web Site: <http://kehp.ky.gov>
Wellness Hotline: 877-KEHP-WELL

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Kentucky Transportation Cabinet



Instructions for handling Special Enrollment Applications:

In order for the system to handle the Special Enrollment Applications correctly you **MUST** follow these instructions. The member is not required to complete a separate application/enrollment exclusively for the Adult Child. Enrollment for these dependents can be included on the normal application with the other Open Enrollment information.

If the member completes their Special Enrollment

Between 10/1/2010 and 10/10/2010:

- 1) The member should complete the normal Open Enrollment application with 2011 Health Insurance and FSA enrollment choices, list all dependents which need coverage for 2011 and sign it the same day.
- 2) The member should complete the affidavit: "2011 Certification of Dependent Eligibility" for all dependents age 19 to 26.
- 3) The IC should mark the enrollment form "Special." This will alert EIB that the application requires special handling on our end.
- 4) The IC should mail the form and the affidavit(s) to EIB for processing. You will not be able to enter these forms online because the signature date is outside of the normal OE period.
- 5) DURING OPEN ENROLLMENT (10/11-10/24) the member can log in and make changes to the OE plan which contains a QE Adult Child on it. We are allowing them to log on during OE to ensure they have the same opportunity as everyone else to change their option, update their smoker status and enroll in an FSA, as often as they wish during the OE window.

From 10/11 through 10/24/2010 (Open Enrollment Period):

- 1) The member can complete a paper form, and sign it on the same day.
The IC should enter this application.
- 2) **OR**, the member can log in and enroll on Web Enrollment anytime during Open Enrollment. They can make plan changes, update dependents, and add the new Adult Child, etc.
- 3) The member should complete the affidavit: "2011 Certification of Dependent Eligibility" for all dependents age 19 to 26.
- 4) IC should mail completed affidavits to EIB.

If the Open Enrollment period is extended between 10/25/2010 and 10/31/2010

- 1) The member should complete the application, sign and date it on the same day.
- 2) The member should complete the affidavit: "2011 Certification of Dependent Eligibility" for all dependents age 19 to 26.
- 3) The IC should enter this application. This timeframe is during the IC clean-up period which ends November 5, 2010.
- 4) IC should mail completed affidavits to EIB.